

Information to identify the case:

Debtor 1	<u>Alma Dabney</u>	Social Security number or ITIN	xxx-xx-2503
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-44559-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alma Dabney
aka Alma C Dabney

3/7/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Alma Dabney
 Debtor

Case No. 11-44559-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 27

Date Rcvd: Mar 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2017.

db +Alma Dabney, 6 Wegman Court, Jersey City, NJ 07305-4107
 512582945 +Midland Mtg/midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
 512582947 +Stpc/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 512678772 +Zucker,Goldberg & Ackerman, Attorney for, MidFirst Bank,
 200 Sheffield St. STE 101 POB 1024, Mountainside,NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 07 2017 23:44:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 07 2017 23:44:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

512598588 EDI: PHINAMERI.COM Mar 07 2017 23:18:00 AmeriCredit Financial Services, Inc.,
 PO Box 183853, Arlington, TX 76096

512582939 EDI: PHINAMERI.COM Mar 07 2017 23:18:00 Americredit, PO Box 182963,
 Arlington, TX 76096-2963

512582938 +EDI: PHINAMERI.COM Mar 07 2017 23:18:00 Americredit, Po Box 181145,
 Arlington, TX 76096-1145

512796384 EDI: BANKAMER2.COM Mar 07 2017 23:18:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102

512582940 +EDI: CHASE.COM Mar 07 2017 23:18:00 Chase, 201 N. Walnut St//del-1027,
 Wilmington, DE 19801-2920

512684270 EDI: CHASE.COM Mar 07 2017 23:18:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145

512582941 +EDI: CRFRSTNA.COM Mar 07 2017 23:18:00 Credit First N A, 6275 Eastland Rd,
 Brookpark, OH 44142-1399

512582942 +EDI: BANKAMER2.COM Mar 07 2017 23:18:00 Fia Csna, Po Box 17054,
 Wilmington, DE 19850-7054

512812154 EDI: RMSC.COM Mar 07 2017 23:18:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661

512624418 EDI: RMSC.COM Mar 07 2017 23:18:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

512582943 +EDI: RMSC.COM Mar 07 2017 23:18:00 Gecrb/pc Richard, Po Box 981439,
 El Paso, TX 79998-1439

512582944 +EDI: RMSC.COM Mar 07 2017 23:18:00 Gecrb/tjx Cos Dc, Po Box 1400,
 El Paso, TX 79948-1400

512873667 EDI: PRA.COM Mar 07 2017 23:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541

512909315 EDI: PRA.COM Mar 07 2017 23:18:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541

512930698 EDI: PRA.COM Mar 07 2017 23:18:00 Portfolio Recovery Associates, LLC, c/o Staples,
 POB 41067, Norfolk VA 23541

512811058 EDI: PRA.COM Mar 07 2017 23:18:00 Portfolio Recovery Associates, LLC /,
 c/o Tjx Rewards Mastercard, POB 41067, Norfolk VA 23541

512617296 EDI: RECOVERYCORP.COM Mar 07 2017 23:18:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

512582946 +EDI: SEARS.COM Mar 07 2017 23:18:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

512582948 +EDI: WFFC.COM Mar 07 2017 23:18:00 Wells Fargo Bank, Po Box 14517,
 Des Moines, IA 50306-3517

512598068 +EDI: WFFC.COM Mar 07 2017 23:18:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,
 Des Moines, IA 50328-0001

512582949 +E-mail/Text: bankruptcydept@wyn.com Mar 07 2017 23:45:20 Wyndham Vaca, 10750 W Charleston,
 Las Vegas, NV 89135-1048

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512766210 MidFirst Bank c/o Zucker Goldberg & Ackerman 200 S

512811059* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, c/o Tjx Rewards Mastercard,
 POB 41067, Norfolk VA 23541)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 27

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2017 at the address(es) listed below:

Brian C. Nicholas	on behalf of Creditor	MIDFIRST BANK bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor	MIDFIRST BANK dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor	MidFirst Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joel A. Ackerman	on behalf of Creditor	MidFirst Bank jackerman@zuckergoldberg.com
Joshua I. Goldman	on behalf of Creditor	MidFirst Bank jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Lauren Yassine	on behalf of Debtor Alma	Dabney laurenassine.esq@gmail.com, nickfitz.law@gmail.com
Marie-Ann Greenberg		magecf@magtrustee.com
Michael S. Ackerman	on behalf of Creditor	MIDFIRST BANK bankruptcynotice@zuckergoldberg.com
Nicholas Fitzgerald	on behalf of Debtor Alma	Dabney nickfitz.law@gmail.com

TOTAL: 9